LGFA

LADIES GAELIC FOOTBALL

PayPal Account User Guide

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1. Getting started

PayPal is a payment solution which makes it easy for you to safely transact money on the internet.

It can be used like a current bank account to make everyday payments. This document takes you through how to set up a PayPal account and how to make sure you can use it to pay your fees.

2. Accessing PayPal

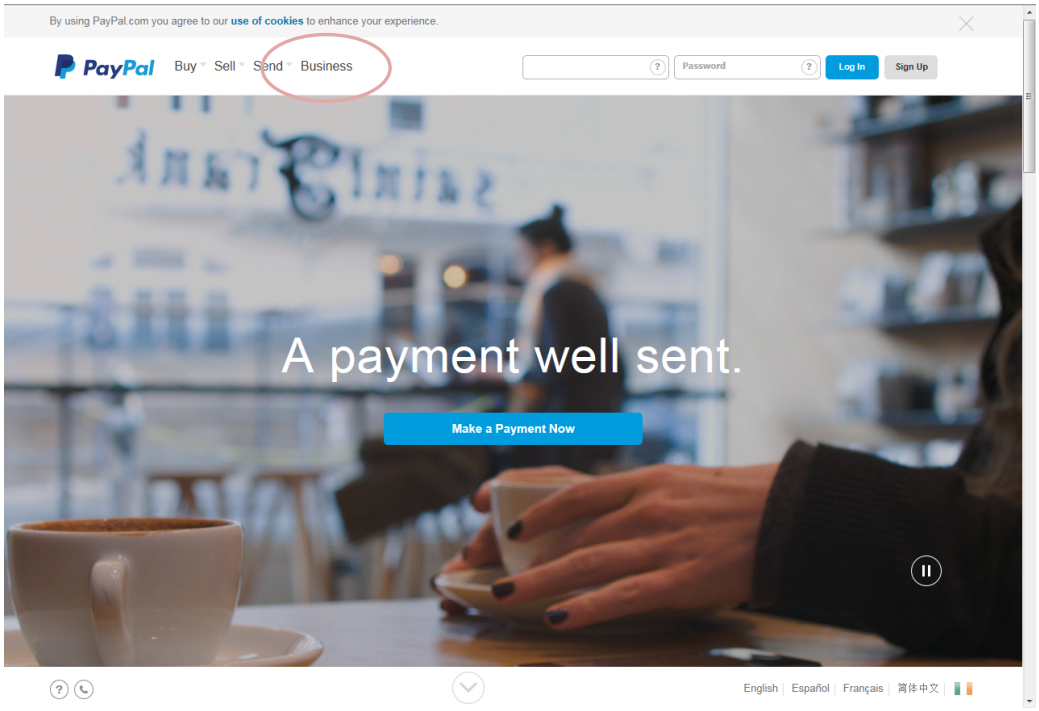
To set up PayPal you must have access to the internet and use links below to access the PayPal website.

Initiate the registration process by clicking on this link:

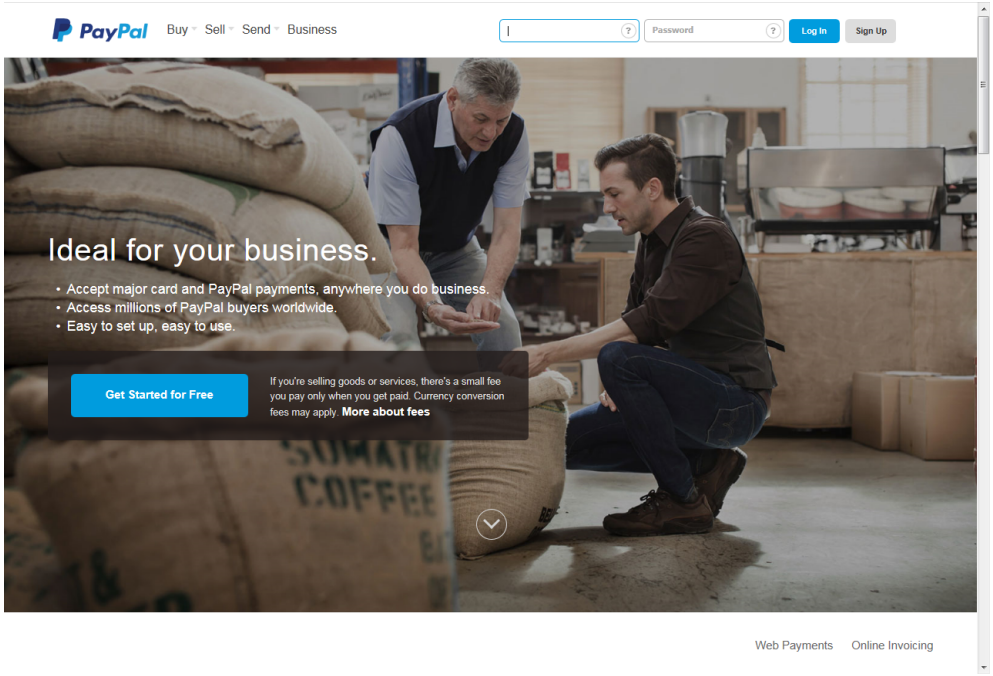
For Irish Accounts: https://www.paypal.com/ie/home
For UK Accounts: https://www.paypal.com/uk/home

3. How to open a PayPal account

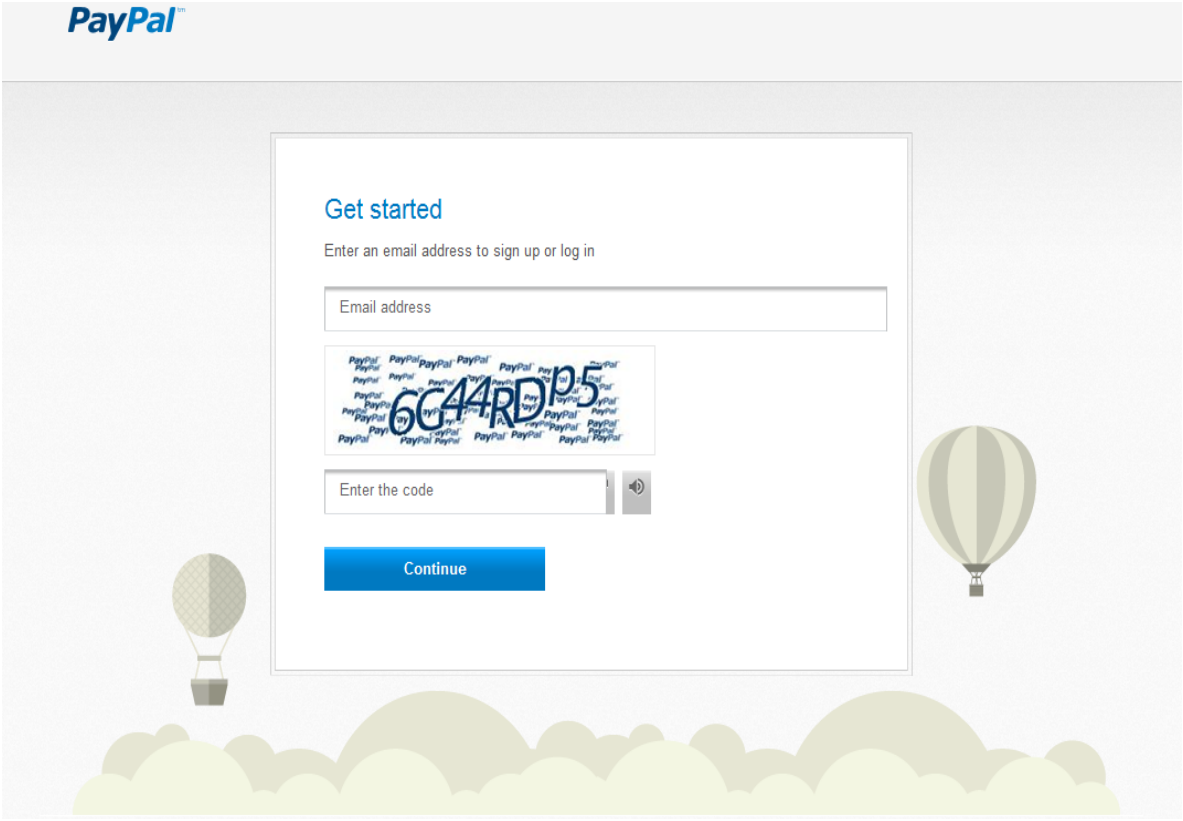
- All LGFA PayPal accounts are to be set up as business charity accounts.
- Click on 'Business' to start registration.



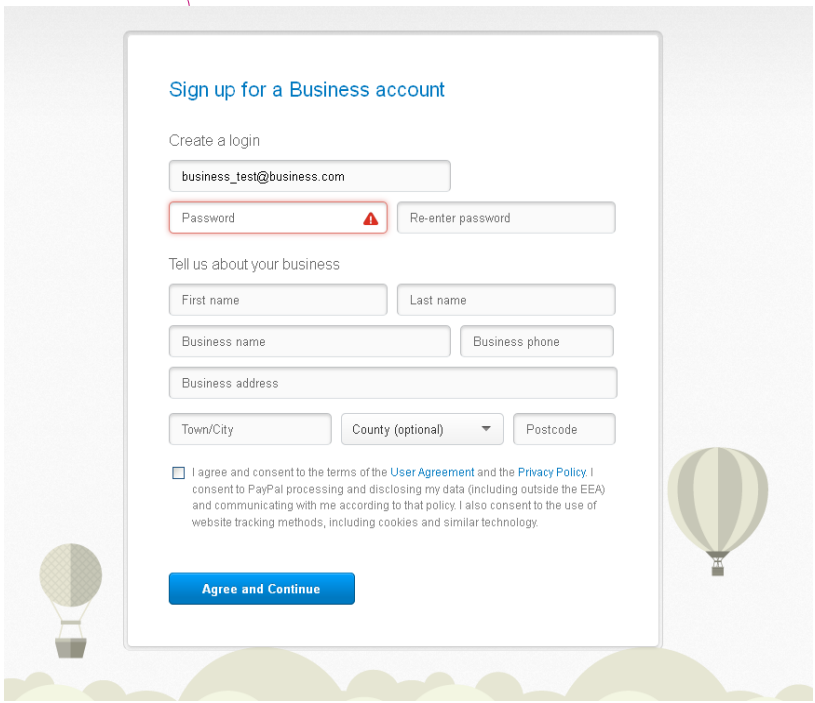
- Click on 'Get Started for Free'.



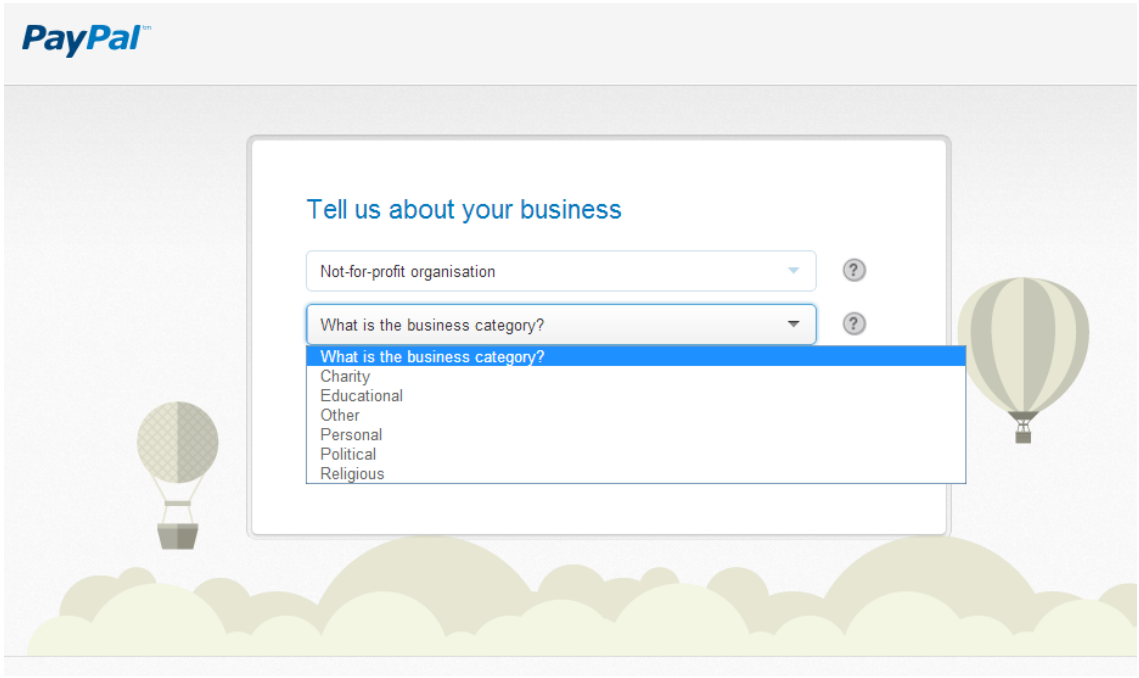
- Enter your email address.
- Enter the Security Code displayed on the screen.



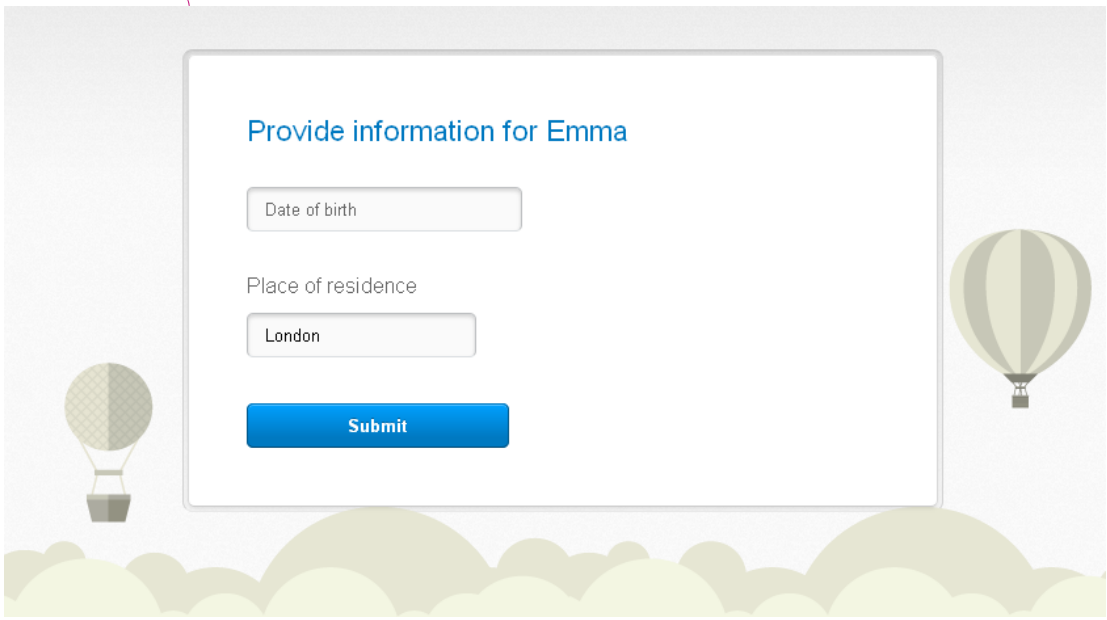
- Enter the email address for which your payments will be sent e.g. .LGFA@gaa.ie
- This address will be visible to customers and used by PayPal for all notifications.
- Complete the required information relating to your club.



- Select “Not for profit organisation” as the primary business type category.
- Then “Charity” as sub-business category.



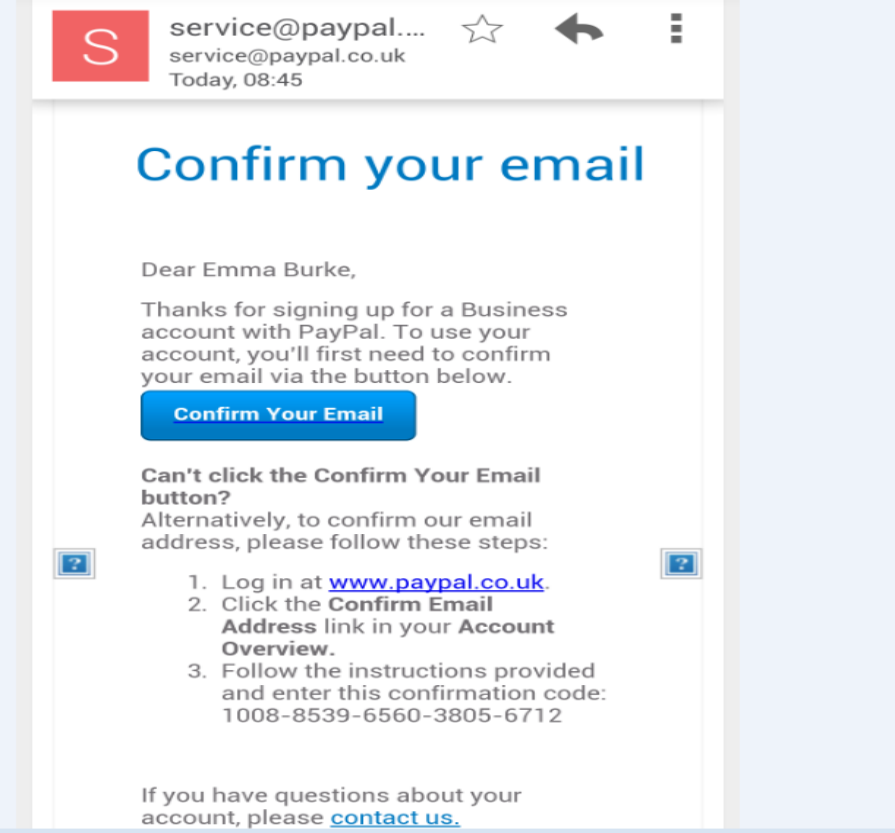
- Provide information about the Account Administrator.
- After submitting these you will be directed to your ‘My Business Set Up’.



- You can now finalise your account set up.
- A confirmation email will also be sent to the email address you submitted.

4. Confirm You Email Address

- Check the account for the email address you added.
- You will receive an email from PayPal asking you to confirm your email address.
- Click on the link within the email to confirm.

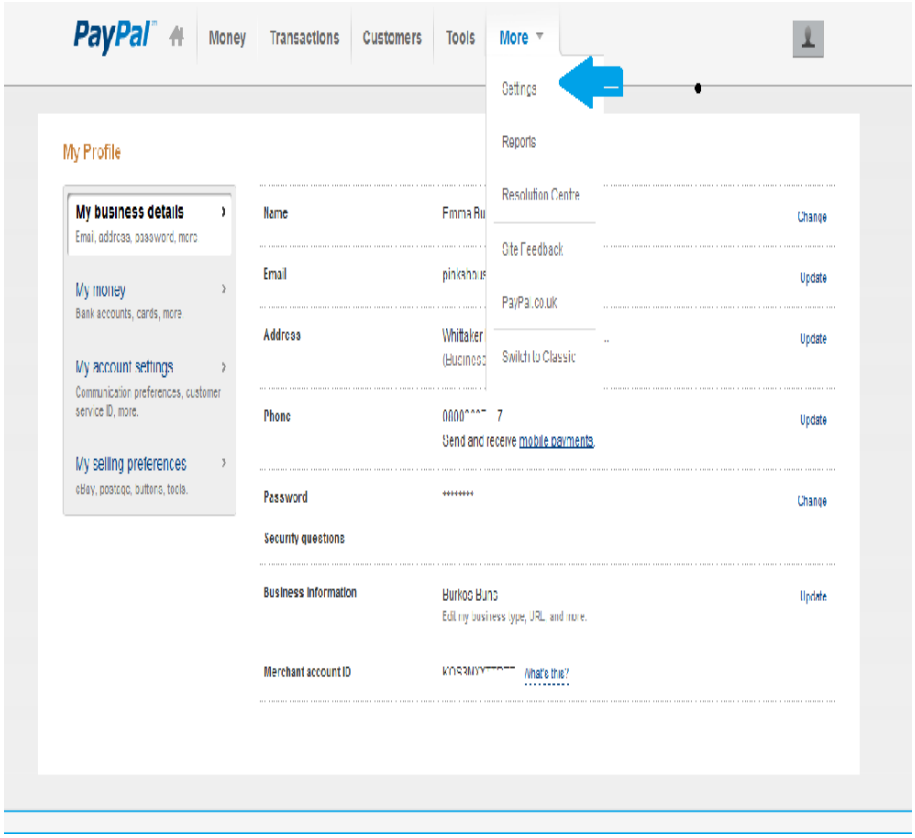


5. Update Your Business Information

a. Step 1 – Business Information (UK Account Holders)

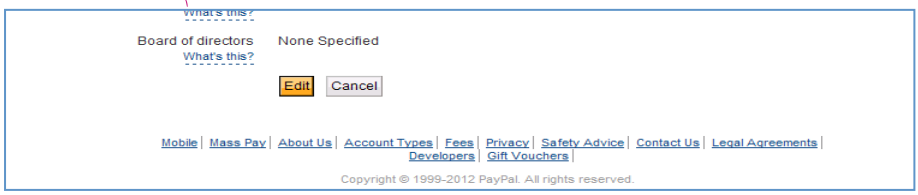
You will be asked for information relating to your club which will be referred to as Business.

- **Click on More**
- Settings
- Business Information
- Update



b. Step 2 – Business Information

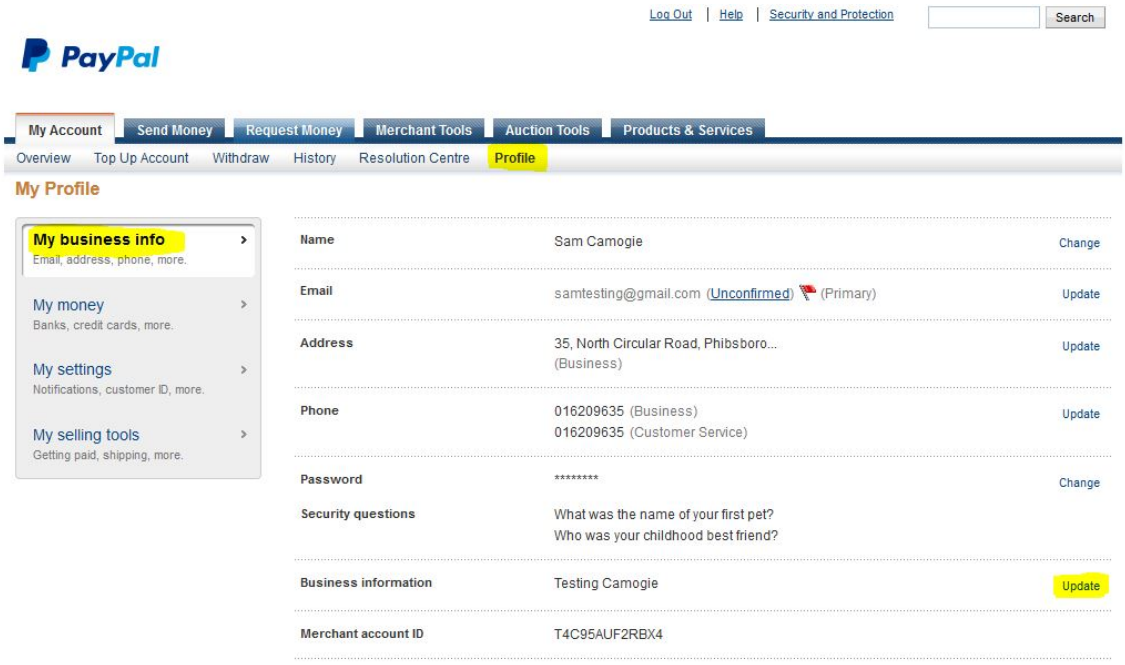
- Scroll to the bottom of the page and click ‘Edit’.

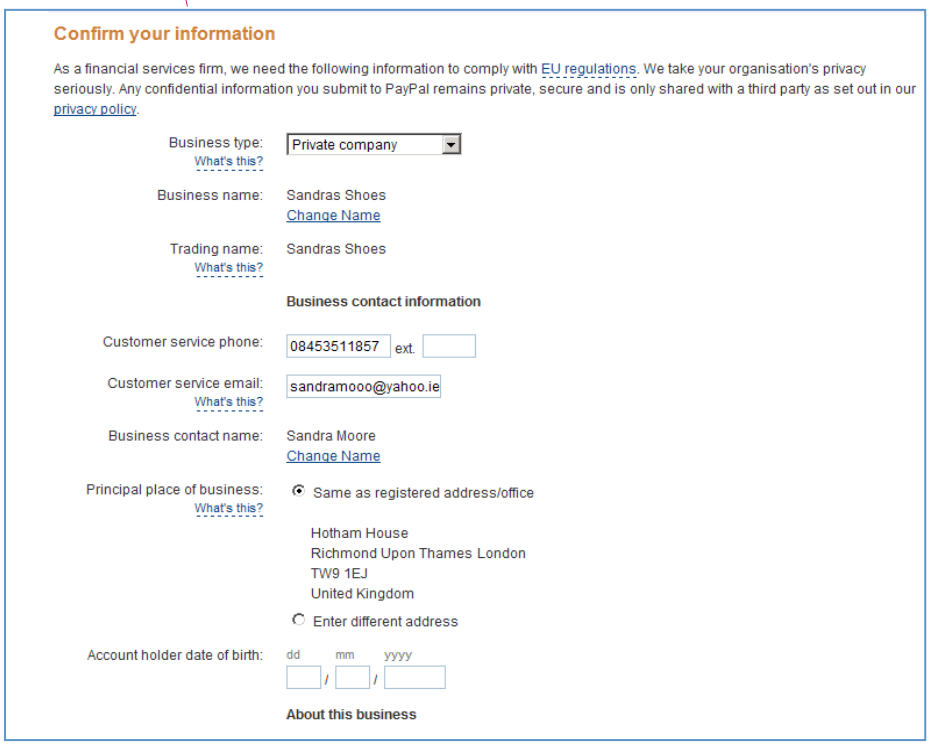


- Review the information already provided and complete any information not updated.

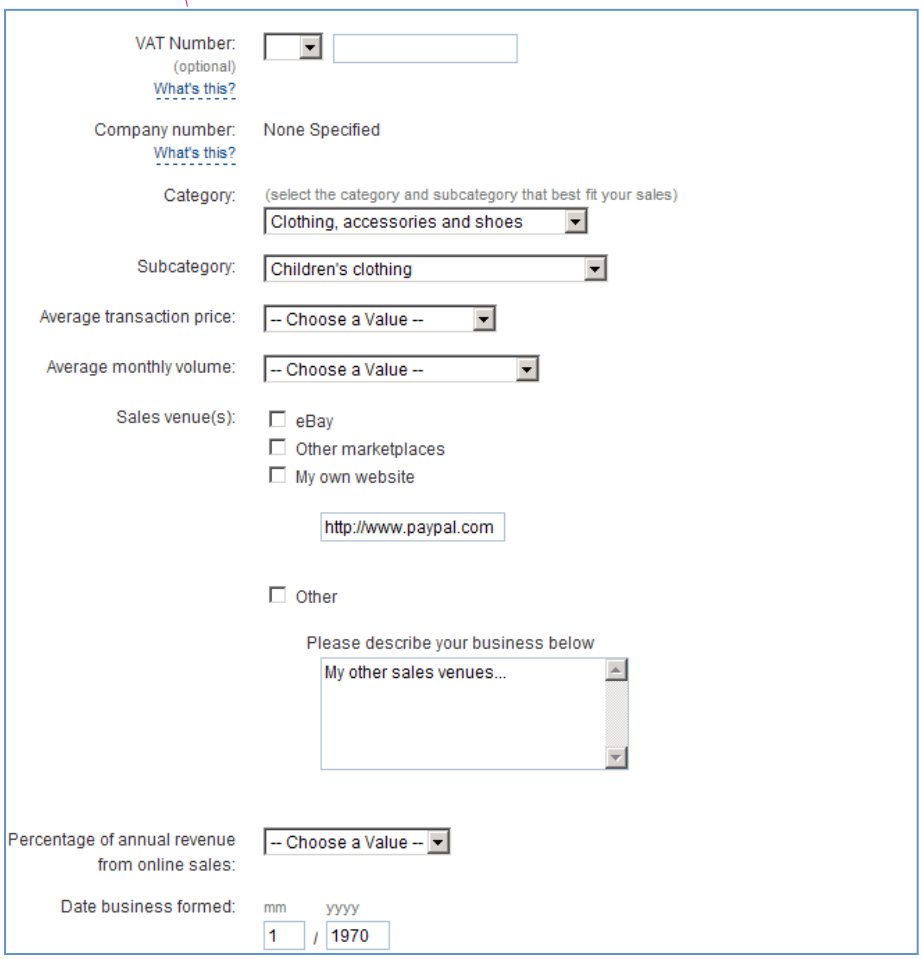
c. Step 1 – Business Information (Irish Account Holders)

- **Select Profile**
- Click on 'My business info'.
- Select Update within Business Information.





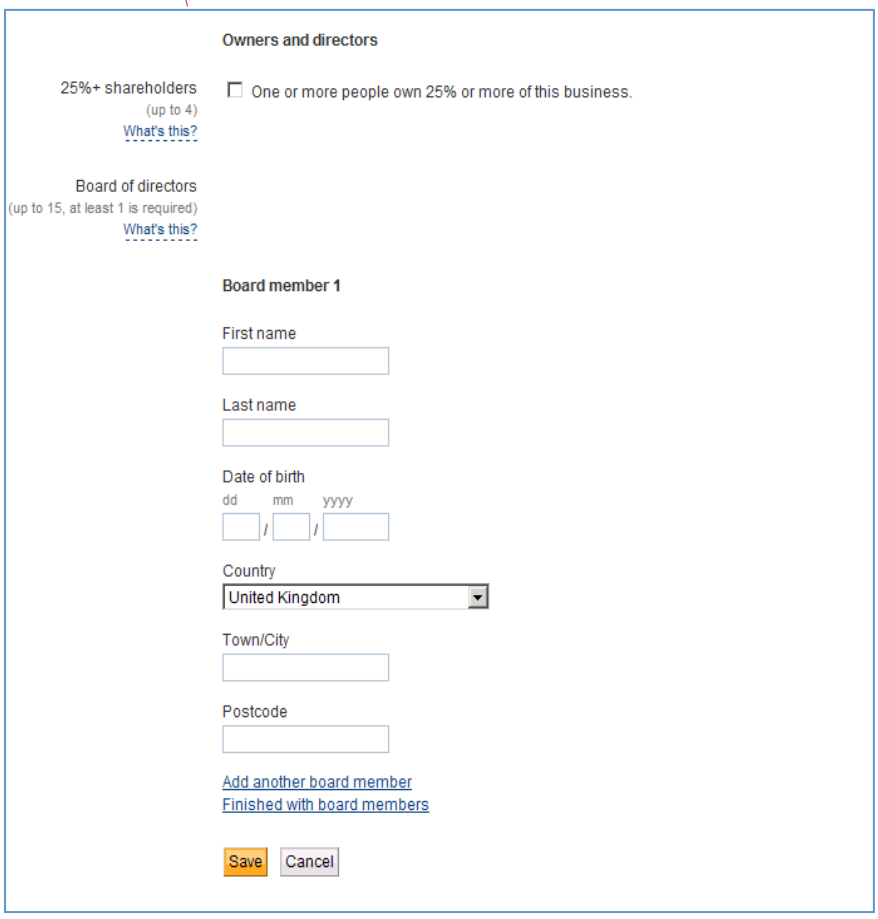
- VAT Number (Optional)
- Company Number (If available)
- Average Transaction Price (average amount of player subs sent)
- Average Monthly Volume (estimate of subs sent in one month)
- Sales Venue – Enter ‘Other – LGFA Player Subs’
- % of online Sales – Enter ‘100%
- Date Business Formed (Date club formed)



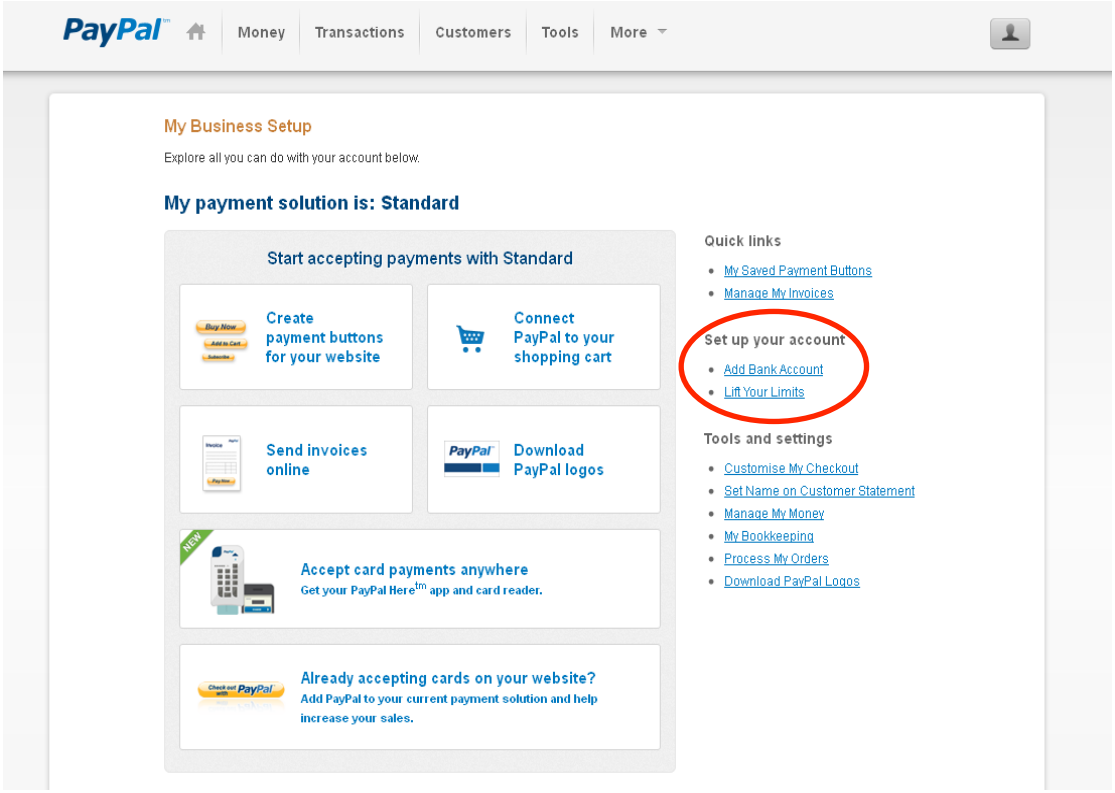
d.Step 3 – Board of Directors

You will not have information relating to a Board of Directors. For this section please provide information that indicated the governing structure of the club, chairperson, treasurer etc.

- 25%+ Shareholders – Please leave blank.
- Add information relating to the governing structure of the club. Include details of any Chairperson or board that this in place to manage the club.
- When completed click 'Save'.


Owners and directors
25%+ shareholders
(up to 4)
What's this?
One or more people own 25% or more of this business.
Board of directors
(up to 15, at least 1 is required)
What's this?
Board member 1
First name
Last name
Date of birth
dd
mm
yyyy
Country
United Kingdom
Town/City
Postcode
Add another board member
Finished with board members
Save
Cancel

6. Manage Your PayPal Account



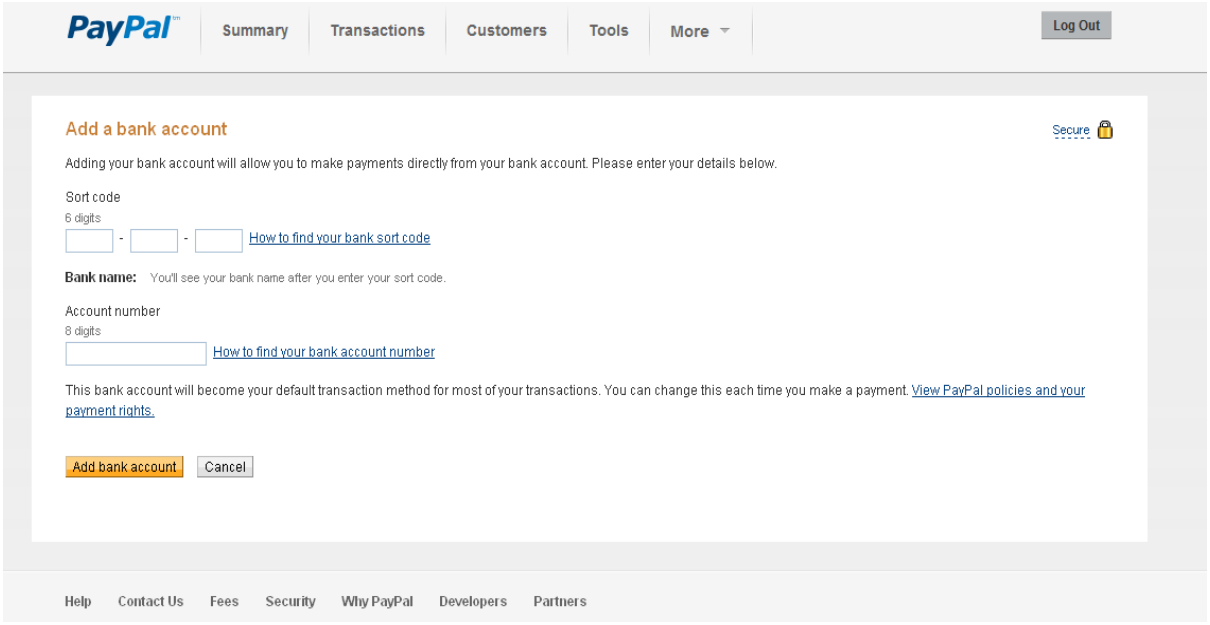
- You are able to start to customise your account, the first task being adding your bank account.
- Select 'Add Bank Account'

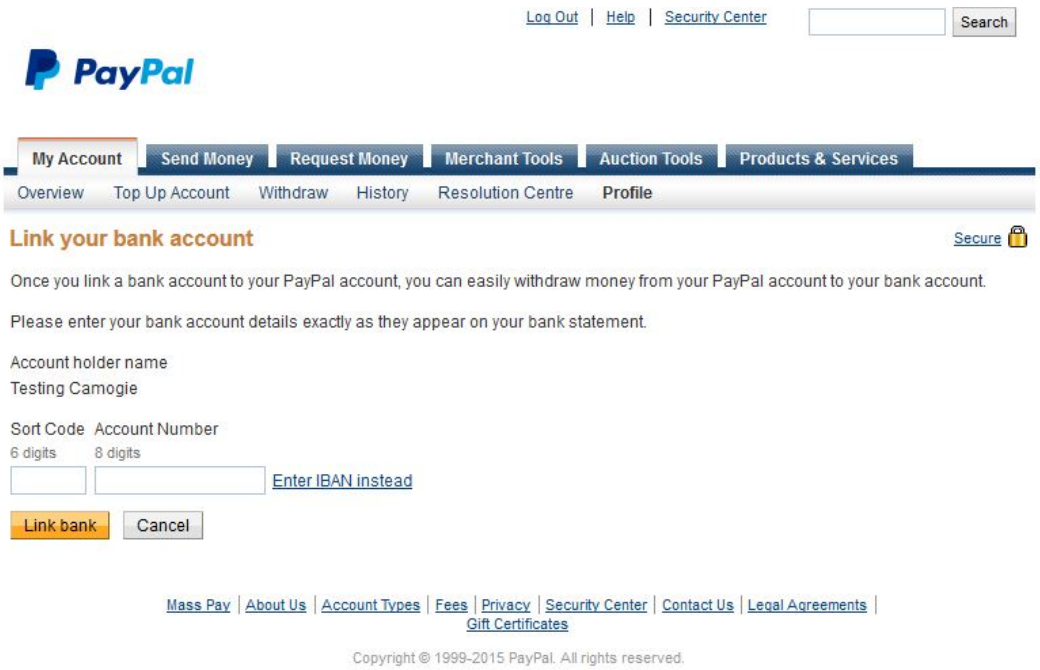
7. Adding Financial Instruments & Verifying Your PayPal Account

There are two methods to verify your account:

1. Using your bank account
2. Using your debit or credit card

a. Adding Your Bank Account

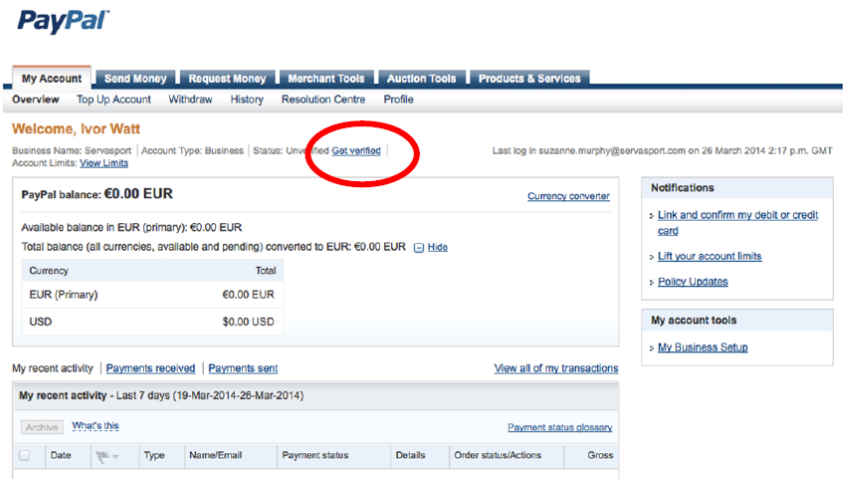




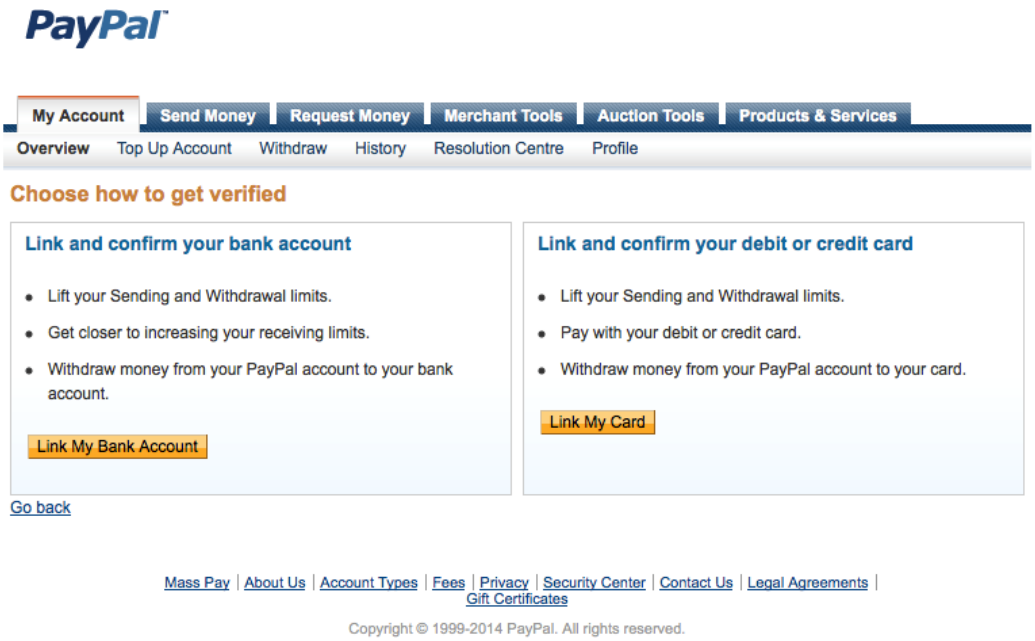
- Follow the onscreen instructions and add the sort code and account number for your club bank account.
- Once complete, select 'Add bank account'. This will attach the bank account to your PayPal account.

b. Verification of Your Identity

- As part of the process to verify your identity, PayPal will utilise your bank account or debit card to confirm that the correct person has control over the PayPal account.



You will now be given the option to verify your account using your bank account or debit or credit card.

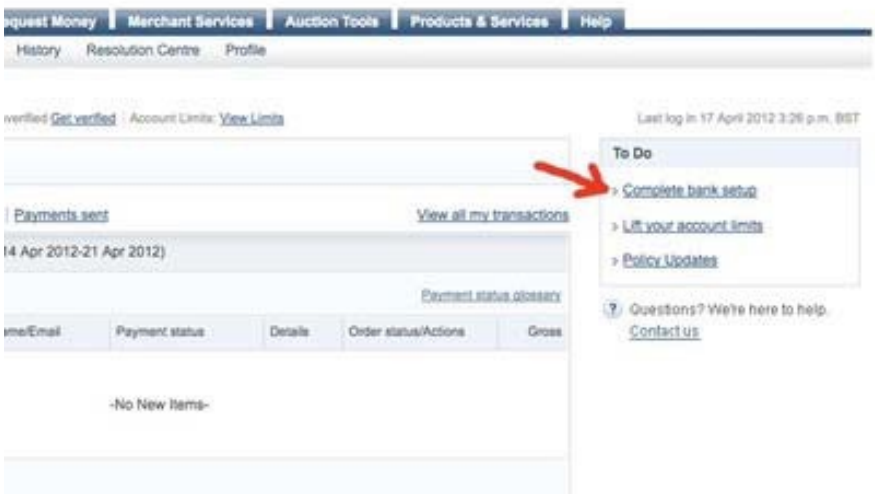


c. Option 1 – Using a bank account to get verified

To continue with the verification process using your bank account, choose the Link my Bank Account. PayPal will ask for your bank details if you have not already provided them. Follow the onscreen instructions to complete the process. Once provided, PayPal will check that this is your bank account by doing one of the following:

- Deposit two small amounts into your bank account – please note the amounts
- Deposit small amount along with a code that will be in transaction description on your bank statement.

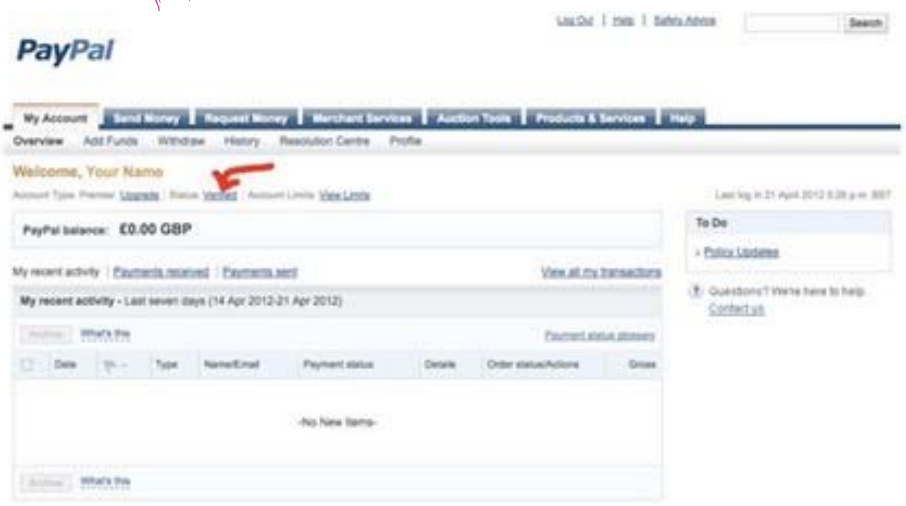
This will happen within a few hours or it can take up to 2-5 working days depending on your bank. Once this has happened go to 'Complete bank Set-up' on your Overview page.



On the next screen, enter the two amounts PayPal deposited into your bank or the code, then click 'submit.

The next page confirms that you have successfully confirmed your Bank Account
Click Continue.

In your Overview page you will see that you are now verified.

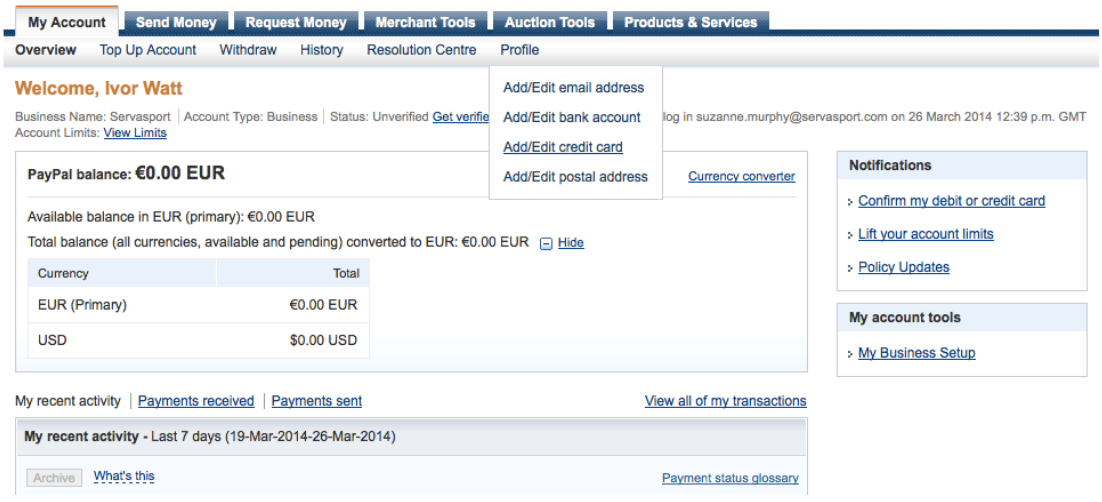


d.Option 2 – Using a credit card to get verified

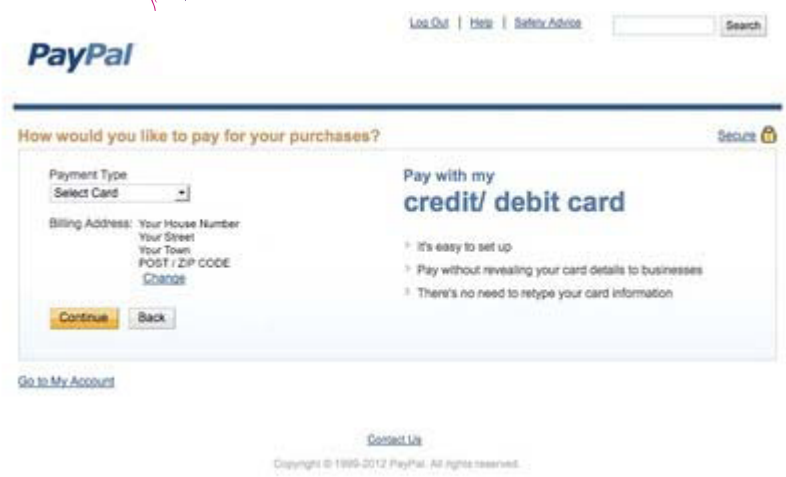
Choose the option to update your credit / debit card details.

This process is instant and you should be instantly verified. You should be able to delete the details of the credit/debit card after the verification process.

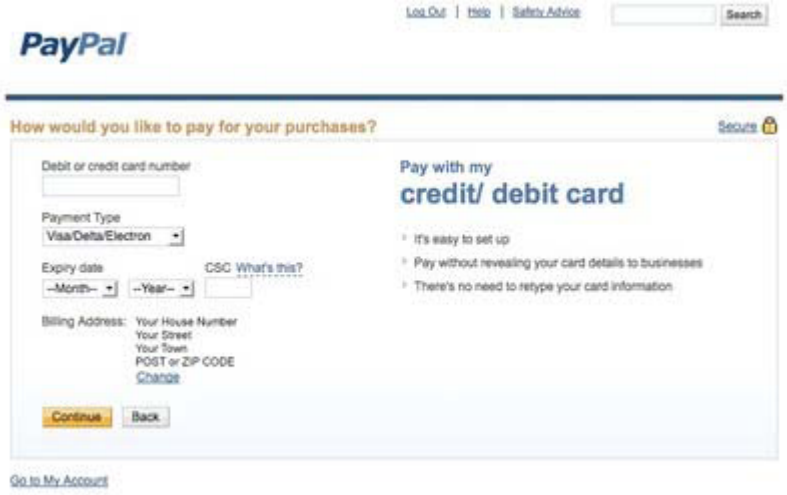
To set up a credit card, navigate to the Overview page and choose Profile, then 'Add/Edit credit card'.



Check your name is correct – it should be as it appears on the card. Then select your Payment Type (Visa / Mastercard etc.)



The address field is pre-filled. Make sure it is correct, INCLUDING THE POST CODE and IS THE EXACT ADDRESS THAT MATCHES THIS CARD. This is important otherwise your transactions may be denied.



- Enter the card details, including the CSC (Sometimes called the CCV or CVD, this is the 3-digit Card Security Code on the back of your card. This is normally on, or to the right of, the signature strip).
- Then click 'Continue'...
- Next Paypal will ask what you want to do next.
- Click on "Go To My Account". Congratulations you have linked your credit/debit card. It will now be used as a source of funds for payments.

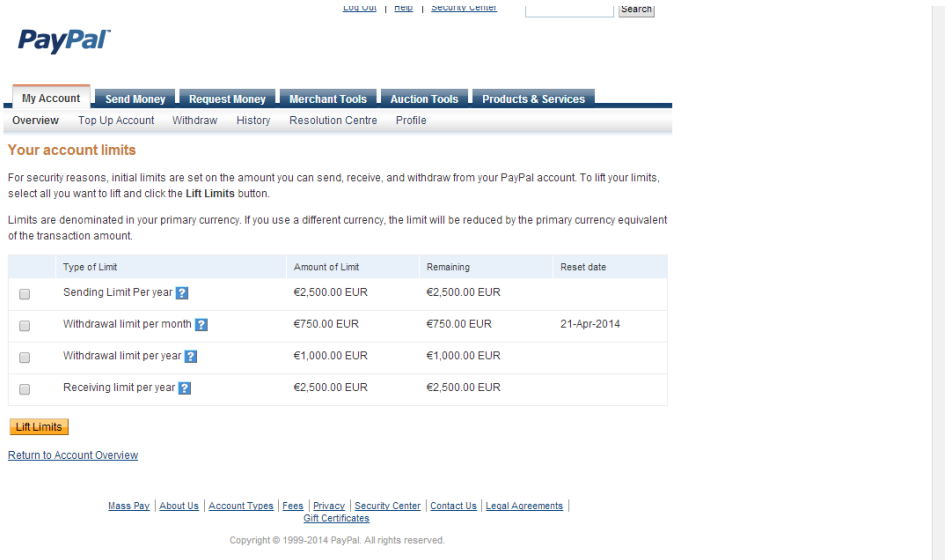
8. Compliance – Lifting Limits

Account holders expecting to send or to receive €2500 into their PayPal account (in total) within a year of receiving their first payment. Account holders will receive advance notification if limits are close to being reached.

This section must be completed in order for PayPal to comply with EU anti-money laundering and 'Know Your Customer' regulations. This action is taken to ensure that both PayPal and our customers remain compliant with all necessary European regulations.

PayPal are required to collect and verify additional information about account holders. Failure to comply means that your account will be restricted and the functionality will be limited (for example, you won't be able to withdraw funds and clubs may not be able to pay to you) until all information is received if you haven't yet reached the limit then action your compliance by clicking on the View Limits as highlighted below

This will display the following screen, please tick all of the type of limit boxes and then choose lift limits. Then follow the instructions provided.



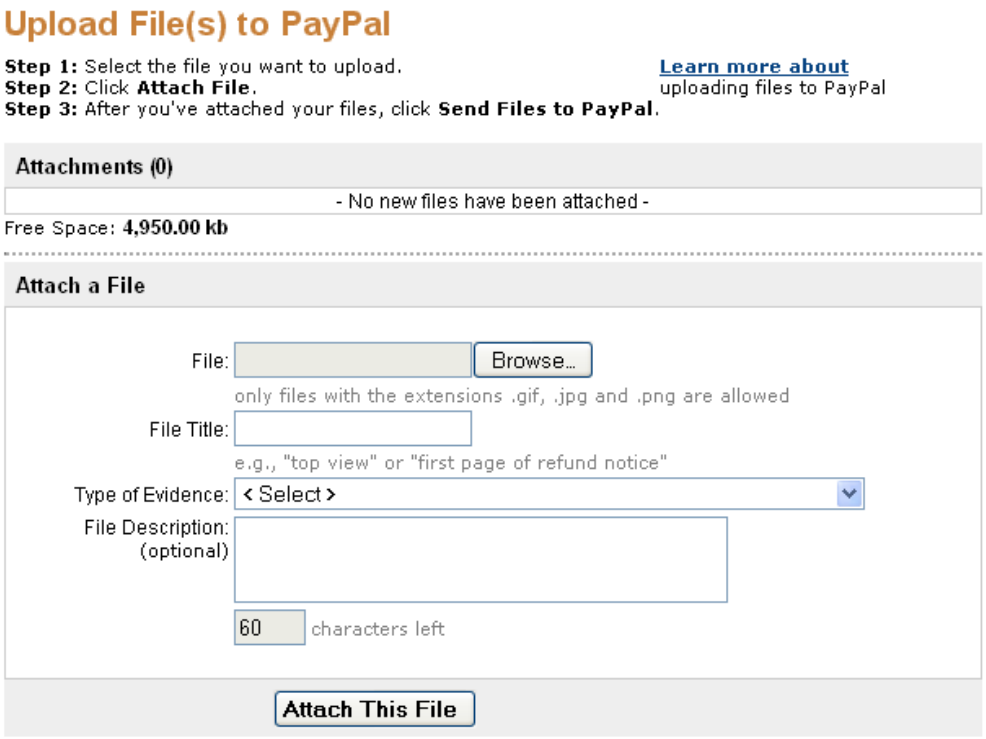
You will then be asked to complete a number of steps to lift your limits.

- If you have missed out information during the set up process you will be informed what is missing, e.g. bank account, business information.
- You will be asked to include additional information such as Letter of Authority and Proof of Identity (see Appendix). This is a standard form and related to businesses as a whole and therefore the information requested is not directly comparable to your club.

- For the letter of authority you will need to include information relating to an authorised signatory for the club. PayPal recognises that we will not necessarily be able to link the signatory to public records relating to the club.
- Please include the names, dates of birth and confirmation that Proof of Identity is included, of the individuals that will be accessing the account on behalf of the club.
- All clubs should also include the LGFA Memorandum of Association which is the LGFA Association Official Guide. This can be downloaded at http://www.LGFA.ie/official-rules-of-LGFA-association.asp.

To send these documents to PayPal you can choose to either Fax or Upload the items.

- To Fax, please use the number and instructions provided to send the documents to PayPal.
- To Upload the documents, a scan or picture of the documents needs to be saved as a file on your computer. Choose the option to upload the documents and the following screen will appear:



- Click Browse and locate the file on your computer. Then add a name to the file and a short description e.g, 'Bill' 'Evidence of Address'.
- Then click Attach this File. This will send the file to PayPal for review.

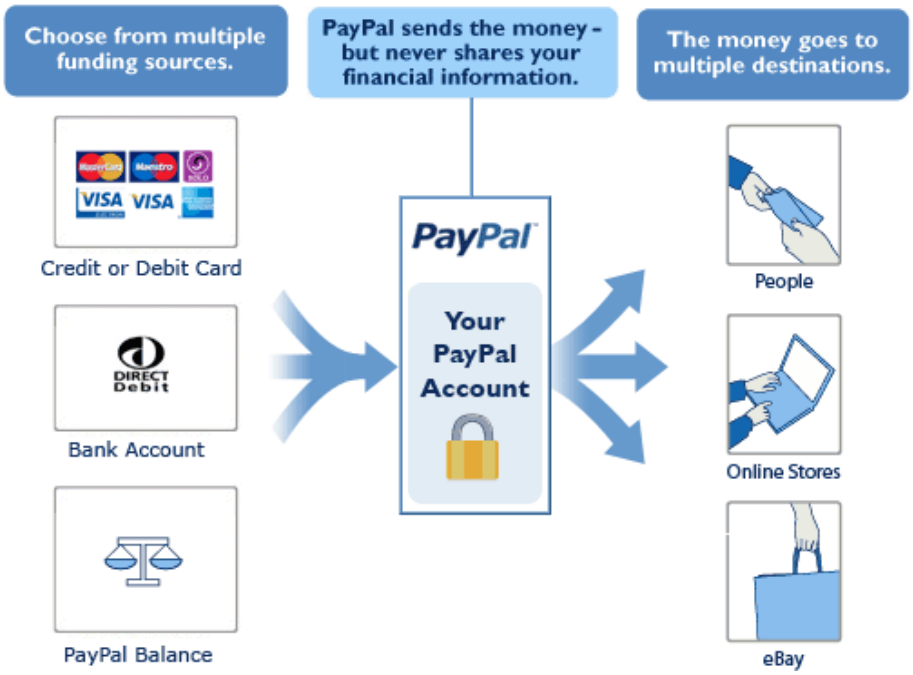
- The process of review can take a few days however you can call PayPal and they can review and process your compliance as soon as they receive your documents.

Information supplied as part of the registration process is not shared with any third parties. PayPal takes the security of your data seriously and takes extensive measures to ensure accounts remain secure.

9. How to Funds Payments with PayPal

PayPal acts as your online wallet and can use the instruments that you have added as part of the set up and verification process. There are three options for how to fund your PayPal account.

- Balance
- Credit & Debit Card
- Bank Funded (currently only available in UK)



a. Balance

Your PayPal balance is similar to a current account and can be used in the same manner you can transfer funds to your Paypal account from your bank account in a similar way to how you move funds between your savings account and your current account.

You can also use your PayPal account to collect funds from your players that also have a PayPal account.

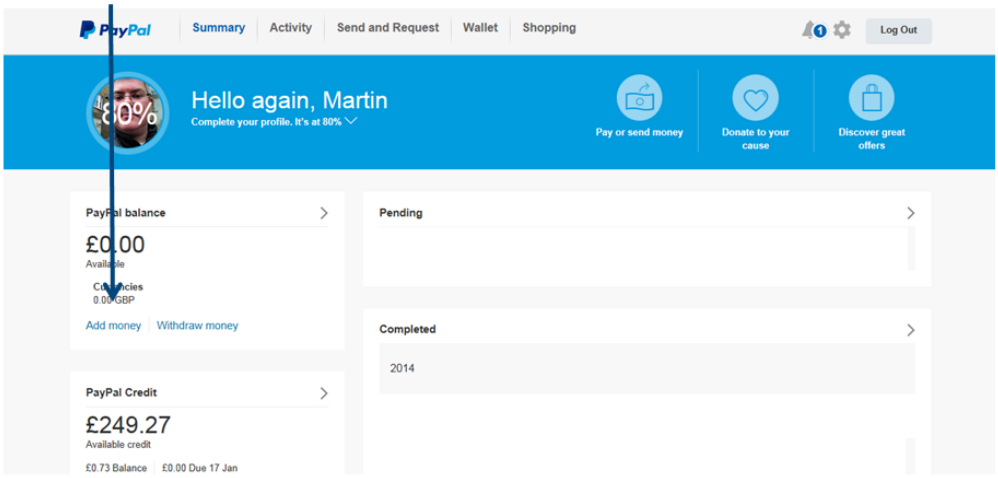
Once you have a balance in PayPal any payments processed via Paypal will be deducted from your Paypal balance.

IMPORTANT NOTE:

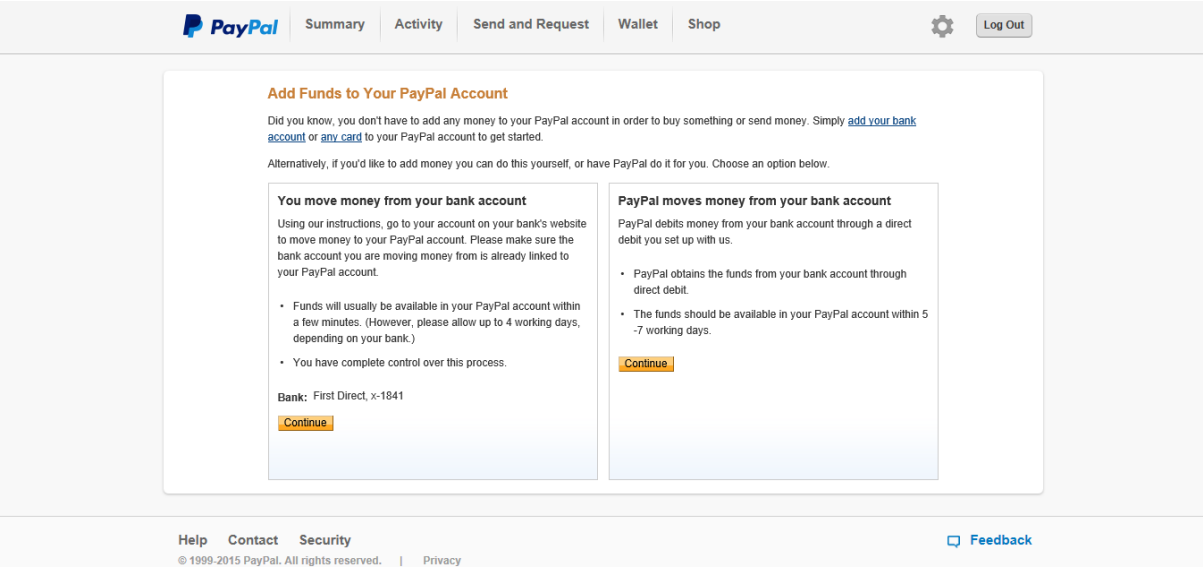
Any Irish based club that does not add a credit or debit card as a funding source will need to pre-fund your PayPal account balance by transferring funds from your club bank account.

- Choose the **Top Up Account** option which can be seen on your home screen

Select 'Add Money'.

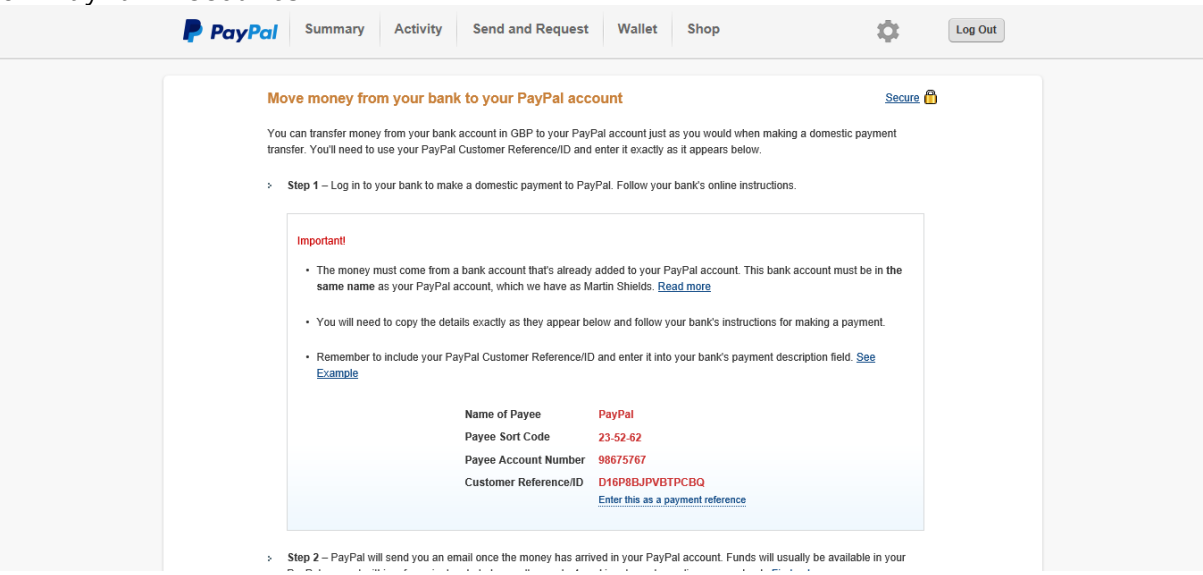


- Select 'PayPal moves money from your bank account'.

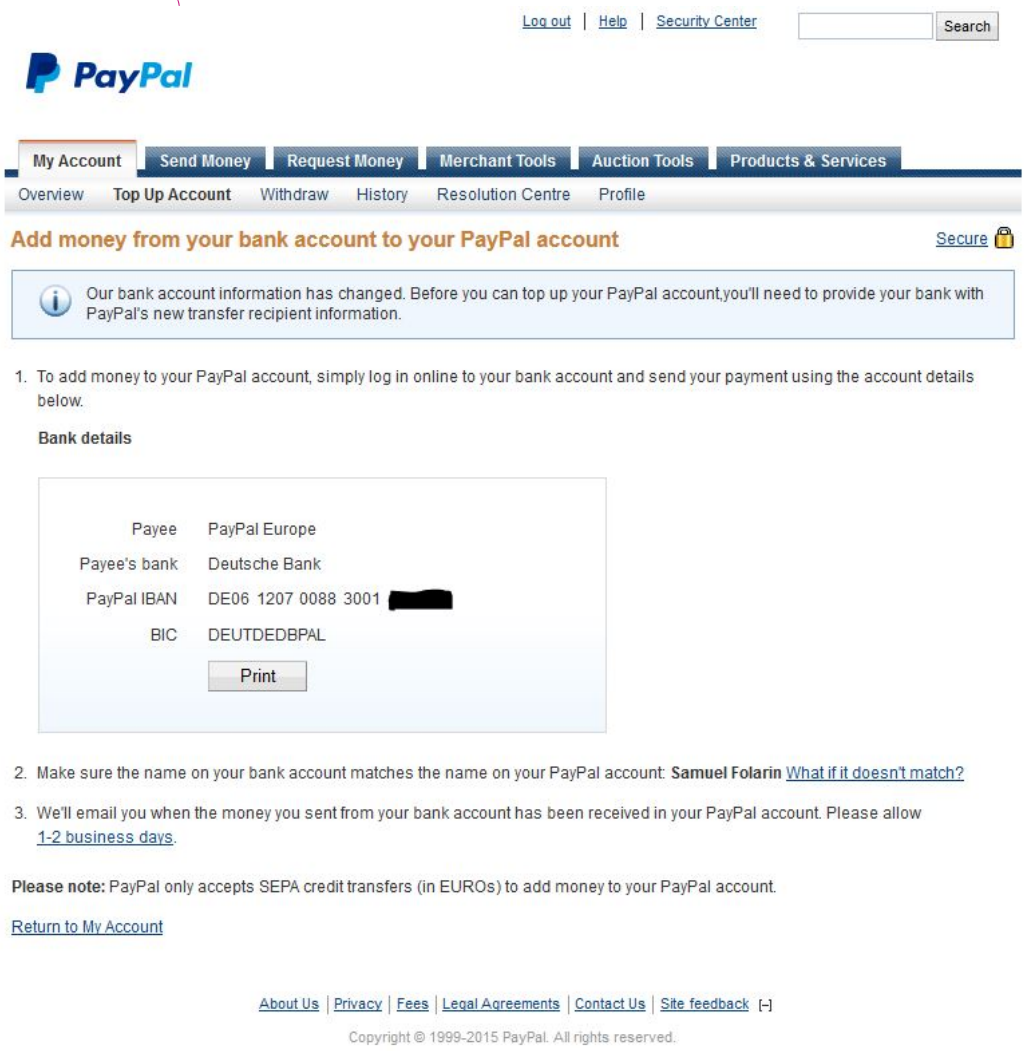


- You will then be provided the relevant bank details and reference codes that will allow you to send money from your bank account to your PayPal account.

UK PayPal Accounts



These instructions tell your bank where to send the money and must be provided to your bank along with the amount that you want to transfer. There are three options available on how you provide this information to the bank.



It depends on what access you have to your bank account; Online Access, Telephone Access, or if you have neither of these then you need to use the Counter services at your local branch.

Please make sure the bank account you are moving money from is already linked to your PayPal account (see important information below).

- Option 1 If you have **Online banking** access:
  Log on to your bank account and navigate to the section where you make bank transfers to other accounts. You will be asked to provide details of the account to whom you are making the transfer. These can all be found in the Bank Instruction (see above). You will also need to know how much you want to transfer. If you have transferred money to other accounts in the past, then the process will be exactly the same. If you are unsure as to how to process a bank transfer, please contact you bank for guidance. The funds will arrive in your account within 1-

2 days. Some banks may have instant transfers and the money will the available immediately.

- Option 2 If you have **Telephone banking** access:
  Phone your telephone banking service and tell them you want to make a transfer. You will be asked to provide details of the account to whom you are making the transfer. These can all be found in the Bank Instruction (see above). You will also need to know how much you want to transfer.

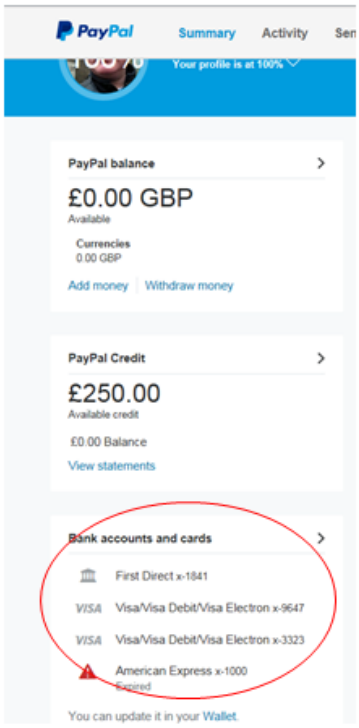
The funds will arrive in your account within 1-2 days. Some banks may have instant transfers and the money will the available immediately.

- Option 3 Visit your **local branch:**
  You can provide the instructions to your local branch and they can process the transfer for you. This is the same as a normal bank transfer and you may incur a fee (at your own risk). Funds will usually be available in your PayPal account within 2 days however depending on your bank it may take up to 4 days. Please don't choose same day transfer if a fee is associated with it if you bank with Bank of Ireland.

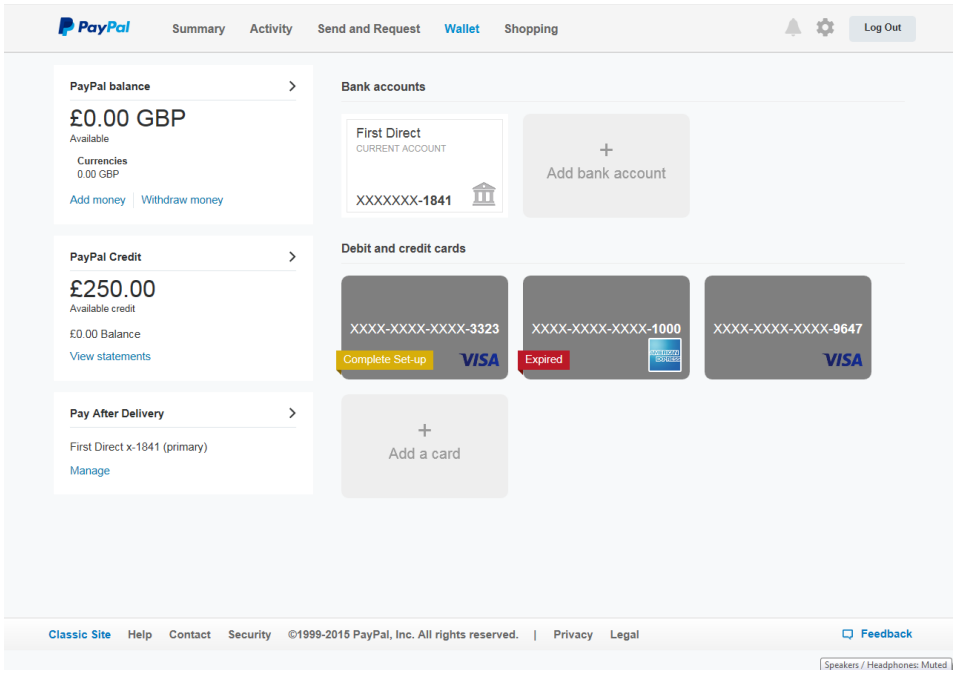
b.Credit & Debit Card

If you plan to use a credit or debit card to fund your payments and have not added one as part of the verification process you can now add a card from within your account summary.

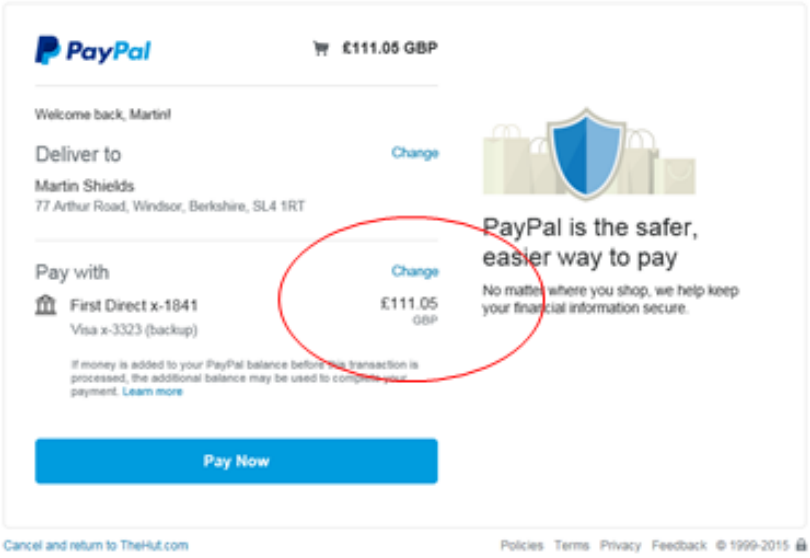
- Log on to your PayPal account.
- In the summary screen you can see all of your financial instruments on the left of your home page.
- Click on 'Bank accounts and cards'



- From this screen you can manage the payments instruments, adding new or deleting old.



- Once you have added your credit or debit card, and have initiated a transaction and have logged in to your PayPal account, you will be able to change the funding method for each transaction at the confirmation screen.



c. Bank Funded

Bank funding is currently only available for UK PayPal accounts. As part of the adding bank account process, PayPal will ask UK account holders to complete a Direct Debit instruction.

Selecting bank funding at the point of confirming your transaction will initiate a direct debit withdrawal from the bank account attached to your account. This allows PayPal to automatically remove the funds from your bank account via direct debit.

This process can take between 5 – 7 days to arrive in the recipients accounts. If you would like to reduce this timescale there are two things that you can do:

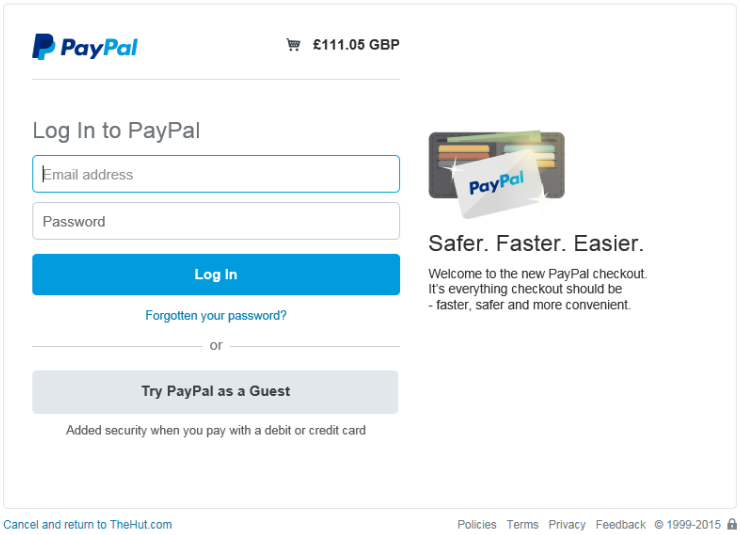
- Add a debit or credit card. You do not need to use this to fund your transactions but allows us to release the funds to the recipient earlier.
- Top up your account using the steps detailed above to add balance.

10. Making Payments with PayPal

Once you are active within the Servasport platform and you agree to start a payment, you will be directed to the PayPal login page to confirm your payment. Information about who you are paying and how much will be displayed.

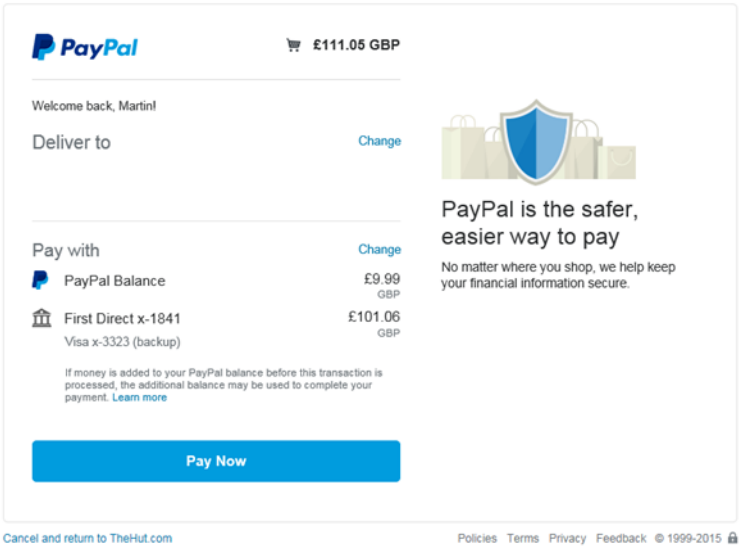
To proceed:

- The amount being paid will be shown at the top of the screen. This can be clicked to show where you are sending funds to.
- Enter your registered email address.
- Enter your password.



- The amount being paid will again be shown.
- Select your method of payment.

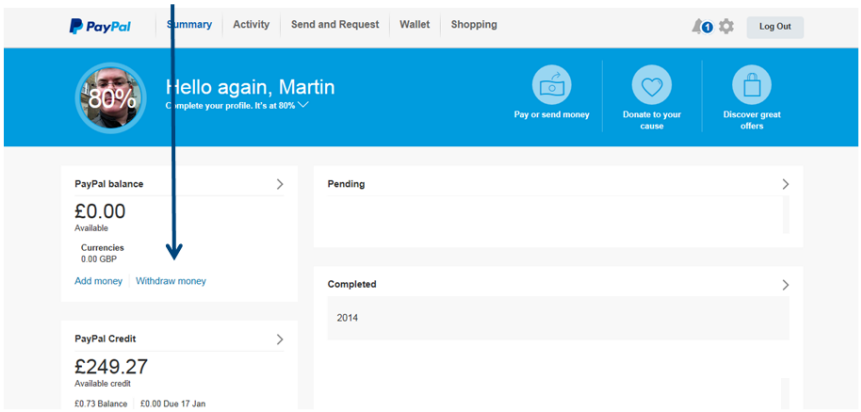
- Where you have prefunded your account, this will be shown as PayPal Balance.
- Once you are happy with the payment details press ‘Pay Now’.
- You will be redirected back to the LGFA platform and will receive an email confirming the funds have been sent.



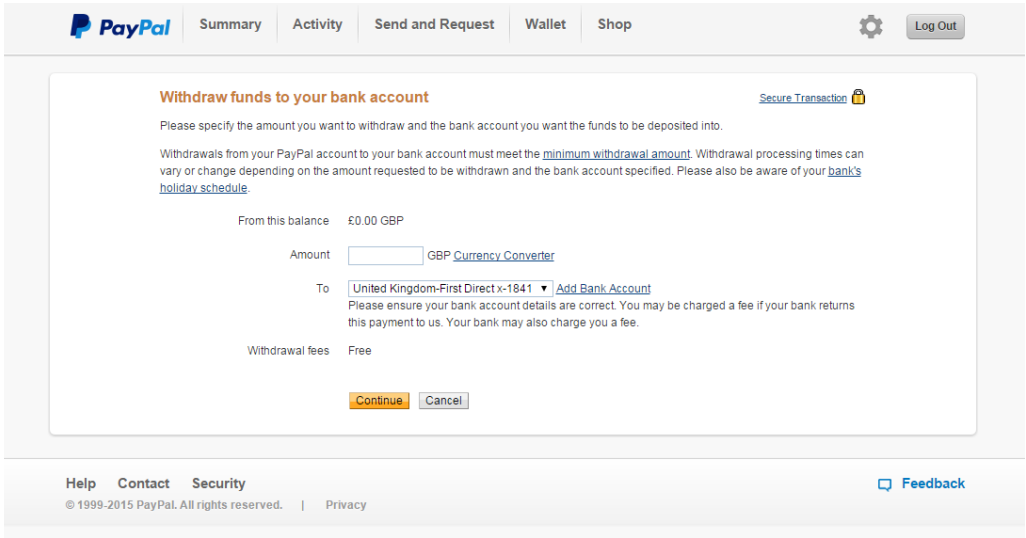
11. Withdrawing Funds From You PayPal Account

- To withdraw funds from your PayPal account, open your PayPal account.
- From your account summary page select ‘Withdraw money’.

Select ‘Withdraw Money’.



- Enter the amount to be withdrawn.
- Confirm that the correct bank account is selected.
- Select continue.
- Withdrawing funds from your PayPal account to your bank will normally take 1 – 2 working days.



12. Appendix – Letter of Authority

PayPal

CONFIRMING AUTHORISATION AND IDENTIFICATION

PayPal (Europe) Sàrl & Cie, SCA (PayPal) is a regulated financial institution and must comply with laws for the prevention of money laundering. Those laws require us to confirm the identity and authorisation of persons who have access to your company's account.

We must receive that confirmation before your company's account can be activated. We can then lift the limits that would otherwise apply to a new account so that your usage will be unimpeded. The form that follows this cover sheet assists in providing us the confirmation we are required to receive.

Your PayPal account includes a feature that lets you set up separate users for the account and limit what they can do. For example, you can create a user named "Mary" or "Auditor" and allow that person just read-only access to your account. To utilise this feature, log in to your account, click on 'Profile', and then click on 'Manage users'. You may wish to set up users before completing this form; users who have read-only access need not be listed on the form and are not required to provide a photo ID.

Please complete the form on the next page by doing the following:

- **Fill in the blanks**. All of the blanks are mandatory.
- **Print the form on headed letter paper of your club where possible.**
- **Have the form signed by an authorised signatory for your club**. Where possible PayPal will attempt to verify from publicly available sources (such as Companies House) that the signatory associated to the club.
- **Attach a photocopy of a photo ID for each user listed on the form** except read-only users. A photo ID is any governmentally issued identification document that includes a photo of the identified person. A passport or driver's licence are photo IDs.
- **Return the form and attached photocopies to PayPal.** Please send it to the person who asked you to complete this form. If you are unsure who that is, please send it to your sales representative or account manager. You can send it electronically if you scan it to a PDF document and email it to us.

Thank you very much indeed for your cooperation.

You can discard this cover sheet after you have completed the form, which follows.

Attn: PayPal Underwriting Team

Primary email address:

PayPal

To whom it may concern:

The undersigned company (the Company) confirms that the following persons are authorised to access and use the Company's PayPal account and that the information provided for them is accurate:

Operative's Name (Mandatory)		**Date of Birth (Mandatory)**	**Photo ID provided (Mandatory)**
1.			
2.			
3.			
4.			
5.			

The Company acknowledges its responsibility for the acts and omissions of the persons whom the Company authorises or enables to use the Company's PayPal account.

Full name of the Company: _____

Signature by a director of the Company: _____

Name of the person who signed above (please print): _____

Title of the person who signed above: _____

Date of signature: _____